

Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Precious N. Griffith

Case No.: 10-21870-rb

Chapter: 7

Address:

1446 East 94th Street
Cleveland, OH 44106

Last four digits of Social Security No.:

xxx-xx-2037

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: March 14, 2011
Form ohnb234

/s/ Randolph Baxter
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of Ohio

In re:
Precious N. Griffith
Debtor

Case No. 10-21870-rb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: jjana
Form ID: 234a

Page 1 of 1
Total Noticed: 22

Date Rcvd: Mar 14, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2011.

db +Precious N. Griffith, 1446 East 94th Street, Cleveland, OH 44106-1012
cr +Litton Loan Servicing, L.P., McCalla, Raymer, et al., Bankruptcy Department,
1544 Old Alabama Road, Roswell, GA 30076-2102
20206266 +1-1 Litton Loan Servicing, 4828 Loop Central Drive, Houston, TX 77081-2166
20206267 +1-1 Litton Loan Servicing, c/o Leonard A. Cuilli, 75 Public Square 4th Floor,
Cleveland, OH 44113-2001
20206268 +1-2 Ocwen, PO Box 6440, Carol Stream, IL 60197-6440
20206270 +Chase, c/o NAFS, PO Box 9027, Buffalo, NY 14231-9027
20206271 Cleveland Clinic, PO Box 94909, Cleveland, OH 44101-4909
20206272 +Clinic Regional Physicians LLC, PO Box 77028, Cleveland, OH 44194-0015
20206273 +Dominion East Ohio Gas, Attn: Bankruptcy Dept., 2100 Eastwood Ave., Akron, OH 44305-1998
20206275 +First Premier Bank, c/o First National, 610 Waltham Way, Sparks, NV 89434-6695
20206277 +GE Money Bank, c/o Zwicker & Associates, PO Box 101145, Birmingham, AL 35210-6145
20206279 +GE Money Bank, c/o John P. Frye, PO Box 11767, Roanoke, VA 24022-1767
20206280 +Lutheran Hospital, PO Box 74977, Cleveland, OH 44194-1060
20206281 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 1800, Saint Paul, MN 55101)
20206283 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 790408, Saint Louis, MO 63179-0408)
20206284 +US Bank, c/o United Recovery, PO Box 722929, Houston, TX 77272-2929
20206282 +US Bank, c/o West Asset Management, PO Box 790113, Saint Louis, MO 63179-0113

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr EDI: QMASICHERMAN.COM Mar 14 2011 21:18:00 Marvin A Sicherman,
1801 East 9th Street - Suite 1100, Cleveland, OH 44114-3169

20206269 +EDI: CHASE.COM Mar 14 2011 21:18:00 Chase, 800 Brooksedge Blvd.,
Westerville, OH 43081-2822
20206287 EDI: FORD.COM Mar 14 2011 21:18:00 Ford Motor Credit, Bankruptcy Department,
PO Box 537901, Livonia, MI 48153
20206274 EDI: AMINFOFP.COM Mar 14 2011 21:18:00 First Premier Bank, PO Box 5519,
Sioux Falls, SD 57117-5519
20206276 +EDI: RMSC.COM Mar 14 2011 21:18:00 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061
TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CAB EAST LLC
20206278* +GE Money Bank, PO Box 960061, Orlando, FL 32896-0061
20206285* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 790408, Saint Louis, MO 63179-0408)
20206286* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 790408, Saint Louis, MO 63179-0408)
TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2011

Signature:

